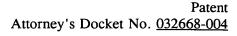


# 8 01-15.04.0W Attorney's Docket No. 032668-004

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re P	atent A <sub>l</sub>	oplication of	)			
Daniel I. FLITCROFT et al.			)	Group Art Unit: 3628		
Application No.: 09/548,659			)	Examiner: J. Pwu	.gv	
Filed:	April 13, 2000			Confirmation No.: 7683		
For:	DELIVERY OF A SECURE MEANS OF GENERATING PERSON-TO-PERSON, PERSON-TO-BUSINESS, BUSINESS- TO-PERSON AND BUSINESS-TO- BUSINESS FINANCIAL TRANSACTIONS				RECEIVED	
Commissioner for Patents P.O. Box 1450				L LETTER	JAN 0 7 2004 GROUP 3600	
		A 22313-1450				
Sir:						
above-		ed is an Information Disc d patent application.	losure Staten	nent and accompanying form	n PTO-1449 for the	
	[X]	No additional fee for sul	bmission of a	n IDS is required.		
	[]	The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.				
	[]	A statement under 37 C.F.R. § 1.97(e) is also enclosed.				
	[]	A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.				
	[]	Charge \$	to Deposit A	ccount No. 02-4800 for the	fee due.	
	[]	A check in the amount of	of \$	is enclosed for the fee du	ue.	
	d 1.21		nis paper, and	any appropriate fees under 3 d to credit any overpayment plicate.		
			Respectfully	submitted,		
		]	Burns, Doa	ne, Swecker & Mathis, L	.L.P.	
Date: January 6, 2004  By: John F Regist			By: John F. Registra	Guay tion No. 47,248		
D 0 D	1 10 1					

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620





## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Daniel I. FLITCROFT et al.	) Group Art Unit: 3628	
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``	GROUP 3000	

## **INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

United States Patent No. 6,422,462 Cohen July 23, 2002

Pursuant to 37 C.F.R. § 1.98, a copy of the cited document is enclosed.

This document is being submitted after a first Office Action on the merits but prior to the closing of prosecution, therefore under 37 C.F.R. § 1.97(c) a statement is enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.



Information Disclosure Statement Application No. <u>09/548,659</u> Attorney's Docket No. <u>032668-004</u> Page 2

To assist the Examiner, this document is listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

John F. Guay Registration No. 47,248

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Date: January 6, 2004